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Counsel for Defendants, Legal Helpers Debt Resolution, LLC, a/k/a or d/b/a The Law Firm of Macey Aleman Hyslip & Searns, Legal Services Support Group, LLC, Eclipse Servicing, Inc., f/k/a Eclipse Financial, Inc., Global Clients Solutions, L.L.C., Rocky Mountain Bank and Trust of Colorado Springs, Colorado, Lynch Financial Solutions, Inc. t/a Financial Solutions Legal Center or Financial Solutions Consumer Center or Financial Solutions Processing Center, JEM Group, Inc. Century Mitigations, L.P.; Legal Helpers, P.C. t/a The Law Firm of Macey and Aleman, Thomas G. Macey, Jeffrey J. Aleman, Jason E. Searns, Jeffrey Hyslip, Thomas M. Nicely, Amber N. Duncan, Harry Hedaya, Douglas L. McClure and Michael Hendrix

**UNITED STATES DISTRICT COURT
FOR THE DISTRICT OF NEW JERSEY
CAMDEN VICINAGE**

DAWN GUIDOTTI, on behalf of
herself and all other class members
similarly situated,

Plaintiffs,

-VS-

LEGAL HELPERS DEBT
RESOLUTION, LLC, a/k/a or d/b/a

Civil Action No.:
1:11-cv-01219 –JBS-KMW

DOCUMENT E-FILED

**CERTIFICATION OF
REBECCA BRATTER, ESQ.**

THE LAW FIRM OF MACEY
ALEMAN, HYSLIP and SEARNS;
ECLIPSE SERVICING, INCL,
formerly known as Eclipse Financial,
Inc.; GLOBAL CLIENT SOLUTIONS,
L.L.C.; JG DEBT SOLUTIONS,
L.L.C.; ROCKY MOUNTAIN BANK
AND TRUST OF COLORADO
SPRINGS, COLORADO; LYMCH
FINANCIAL SOLUTIONS, INC. t/a
FINANCIAL SOLUTIONS LEGAL
CENTER or FINANCIAL
SOLUTIONS CONSUMER CENTER
or FINANCIAL SOLUTIONS
PROCESSING CENTER; JEM
GROUP, INC.,; CENTURY
MITIGATIONS, L.P.; LEGAL
HELPERS, P.C. t/a THE LAW FIRM
OF MACEY AND ALEMAN;
THOMAS G. MACEY; JEFFREY J.
ALEMAN; JASON E. SEARNS;
JEFFREY HYSLIP; THOMAS M.
NICELY; JOEL GAVALAS; AMBER
N. DUNCAN; HARRY HEDAYA;
DOUGLAS L. McCLURE; MICHAEL
HENDRIX; JOHN DOE(S) 1-1000;
JIM DOE(S) 1-10000; TOM DOE(S) 1-
1000, the said names of John Doe(s) and
Tom Doe(s) being fictitious)

Defendants.

REBECCA BRATTER, ESQ., by way of Certification in lieu of Affidavit,

says:

1. I am an attorney-at-law of the State of Florida, admitted pro hac vice in this matter, and associate with the law firm of Greenspoon Marder, P.A., counsel for Defendants Legal Helpers Debt Resolution, LLC a/k/a or d/b/a The Law Firm of Macey Aleman Hyslip & Searns ("LHDR"), Legal Services Support Group, LLC ("LSSG"), Eclipse Servicing, Inc. f/k/a Eclipse Financial, Inc. ("Eclipse"), Global Clients Solutions, L.L.C. ("Global"), Rocky Mountain Bank and Trust of Colorado Springs, Colorado ("RMBT"), Lynch Financial Solutions, Inc. t/a Financial Solutions Legal Center or Financial Solutions Consumer Center or Financial Solutions Processing Center ("Lynch"), JEM Group, Inc., ("JEM"), Century Mitigations, L.P. ("CMIT"), Legal Helpers, P.C. t/a The Law Firm of Macey and Aleman ("LHP"), Thomas G. Macey, Jeffrey J. Aleman, Jason E. Searns, Jeffrey Hyslip, Thomas M. Nicely, Amber N. Duncan, Harry Hedaya, Douglas L. McClure and Michael Hendrix, and as such I am familiar with the facts stated herein.

2. I make this certification in support of the following: LSSG, CMIT, JEM, Lynch, and LHP's Motion to Stay Pending Arbitration; Global, RMBT, McClure, and Hendrix's Motion to Dismiss; Global and RMBT's Motion to Compel Arbitration; LHDR, Eclipse, Macey, Aleman, Searns, Hyslip, Nicely, Duncan, and Hedaya's Motion to Dismiss; and LHDR and Eclipse's Motion to Compel Arbitration.

3. Attached hereto as "Composite Exhibit A" is a true and correct copy of the Special Purpose Account Agreement ("SPAA") and the Account Agreement and Disclosure Statement ("AADS").

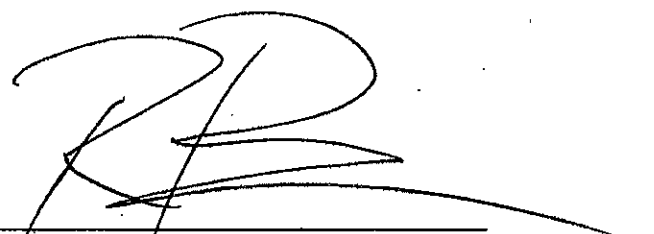
4. Attached hereto as "Exhibit B" is a true and correct copy of the Welcome Letter.

5. Attached hereto as "Exhibit C" is a true and correct copy of the Attorney Retainer Agreement ("ARA").

I hereby certify that the foregoing statements made by me are true. I am aware that if any of the foregoing statements made by me are willfully false, I am subject to punishment.

FURTHER AFFIANT SAYETH NAUGHT.

[SIGNATURE APPEARS ON THE FOLLOWING PAGE]



REBECCA F. BRATTER

Dated: This  day of May, 2011.

EXHIBIT A

DocuSign Envelope ID: 3F14037C-E220-4EC2-808F-91B42E4D8FFB

SPECIAL PURPOSE ACCOUNT APPLICATION

I hereby apply for and agree to establish a special purpose account (the "Account") with Rocky Mountain Bank & Trust of Colorado Springs, Colorado ("Bank") for the purpose of accumulating funds to repay my debts in connection with a debt management program (the "Program") sponsored by the organization identified below (the "Sponsor"). I understand that the Account's features, terms, conditions and rules are further described in an Account Agreement and Disclosure Statement that accompanies this Application (the "Agreement"). I acknowledge that I have received a copy of the Agreement; that I have read and understand it; that the Agreement is fully incorporated into this Application by reference; and that I am bound by all of its terms and conditions. I also understand that this Application is subject to Bank's customer identification program, as required by the USA Patriot Act and other applicable laws; and accordingly, I hereby represent that the following information is true and complete to the best of my knowledge and belief, and that I will provide a copy of a government issued photo-ID (e.g., a driver's license) for Bank's use in connection with this application.

ACCOUNT OWNERSHIP, CONTROL AND USE

I understand that the Account, when established in accordance with this Application, will be my sole and exclusive property; that only I may authorize deposits to and disbursements from the Account; and that I may withdraw funds from and/or close the Account at any time as provided for in the Agreement. I hereby authorize Bank, through its agent Global Client Solutions, LLC ("Global"), to administer the Account on my behalf by (a) periodically transferring and depositing funds to the Account pursuant to the authorization provided below and (b) periodically withdrawing funds from the Account pursuant to instructions that I may give from time to time. In this regard, I hereby authorize payment from the Account of the fees and charges provided for in this Application and the Agreement.

PERMISSION TO SHARE DATA

I hereby grant permission for Bank, Global and the Sponsor to share information regarding the Program and the Account with each other to facilitate the transactions I may initiate that involve the Account, and with any other party that is essential to the administration of the Account on my behalf. I understand that the Agreement provides additional information relating to privacy.

Applicant Last Name	First Name	M.I.	Social Security #	Date of Birth (m/d/yr)
Guidotti	Dawn			
Authorized Contact Last Name	First Name	M.I.	Social Security #	Date of Birth (m/d/yr)
Address	City	State	Zip	
4103 Greenwich Lane	Mount Laurel	NJ	08054	
Home Phone	E-mail Address	Mother's Maiden Name (for future ID purposes)		
Sponsor	Account Number with Sponsor			
Macay, Altmann, Hyslop & Searns, LLC	18106			

AUTHORIZATION TO DEBIT BANK ACCOUNT**Financial Institution Information**

Bank Name
TD BANK

Address **City** **State** **Zip**

Routing Number **Account Number**

Customer Information
Name (as it appears on check)

Address (as it appears on check) **City** **State** **Zip**

4103 Greenwich Lane Mount New Jersey 08054-Laurel

Amount of Debt **Date of Debt**
\$ 353.82 On or after the 30 day of each month until further notice

I hereby authorize Bank, through its agent Global, to initiate debit entries to my [redacted] at the financial institution named above (my "Primary Bank Account"), in the amount(s) and on or after the date(s) set forth above, and to debit the same to my Primary Bank Account for the purpose of transferring funds to my Special Purpose Account. I represent that my Primary Bank Account exists; that I own it; and that I will maintain sufficient funds in it to permit the debits as shown on the applicable dates. I understand that I will incur a charge as set forth in the Schedule of Fees and Charges if any attempted debit is not immediately honored when presented. In addition, I understand that I may subsequently designate another account for this purpose by contacting Global customer service; that I may also change the corresponding amounts and dates from time to time in this manner; and that the representations I make above about my Primary Bank Account will apply to any other account that I designate.

This authorization shall remain in full force and effect until I give a written termination notice to Global that arrives at a reasonable point of time to not on it. Any such notice, and any other written notice that is provided for in this Application or the Agreement, shall be sent to Global customer service at the address set forth in the Agreement. In addition, I understand that Global may terminate this authorization on behalf of Bank by providing me with a written notice at least ten (10) days prior to the actual termination.

* Routing Number is the 9-digit number that appears in bolded left-hand corner of your check.
* Account Number is to the right of the Routing Number and after the check number on your check.

Applicant Signature	Date
Dawn Guidotti	5/30/2009
Authorized Contact Signature	Date

SCHEDULE OF FEES AND CHARGES

Program Fees (refer to your Sponsor Agreement)

Account Setup (one-time fee) \$0.00

Monthly Service Charge \$0.00

Transaction and Other Fees

Premium Deposit Services

Wire transfer \$10.00

Dishonored/returned deposit item \$25.00

Premium Disbursement Services

Wire transfer \$15.00

2-day delivery (3pm Central Time cutoff) \$10.00

Overnight delivery (3pm Central Time cutoff) \$20.00

Stop payment order \$17.50

Ellipse Financial, Inc. 3302

CUSTOMER SERVICE

Global is the customer service agent for all matters relating to your Special Purpose Account. Any other questions relating to your Program should be addressed to your sponsor. See the Agreement for Global payment and correspondence addresses, the address of the Global website and the toll-free Global customer service number.

MONTHLY STATEMENTS

☐ On-Line; or

☐ Via U.S. mail (monthly statements will be mailed if neither box is checked)

45915416

ACCOUNT AGREEMENT AND DISCLOSURE STATEMENT

This Account Agreement and Disclosure Agreement (this "Agreement") contains the terms, conditions, and disclosures that apply to your Special Purpose Account (your "Account"). By signing the application for your Account (your "Account Application") and using your Account, you agree that this Agreement shall apply; and you agree to abide by all of the terms, conditions, and rules set forth herein. If you have questions that you do not believe are addressed in this Agreement, you can and should call, e-mail or write Global Client Solutions, LLC ("Global") at the number or address shown at the end of this Agreement. Please review this document carefully and keep it with your other important records. In this Agreement, the words, "I", "me", "mine", "my", "you" and "your" mean you and any other party who you authorize to use your Account.

Purpose, Nature and Use of the

Account: Your Account is a special purpose account that you can use in connection with the debt settlement program you have undertaken. In general, you will be making periodic deposits to your Account from your primary bank account, and you will be periodically disbursing funds from your Account to repay your debts and the costs associated with your Account and your debt settlement program. Your Account is an FDIC-insured sub-account within a master custodial account maintained at the bank designated by Global (the "Bank"). You are the only one that has the right to authorize the transactions relating to your Account; and you may withdraw funds from your Account and/or close it at any time in the manner provided for below. Your Account may not be used for any illegal purpose.

Passcodes / Passwords: You will be provided with a four-digit passcode (your "Passcode") that you will use to access your Account via the telephone and to identify yourself when contacting a customer service representative. You will also be provided with an initial Internet password (your "Password") that you will use to access your Account via the Internet. You may change your Password from time to time for security purposes and you are encouraged to do so. You are responsible for the protection and use of your Passcode and Password. Do not disclose your Passcode or Password to anyone who does not have your permission to access your Account.

Telephonic / Electronic

Communications: You authorize Global to accept and act upon any agreement or instruction received from you or authorized by you, concerning your Account where you have communicated that agreement or instruction by telephone, facsimile, e-mail or other electronic means using a telephone keypad or computer. Use of your Passcode, Password or any other form of identification designated by you in any transaction constitutes and will be accepted as your electronic signature, as that term is used in the federal Electronic Signature in Global and National Commerce law and other applicable laws.

Authorizing and Initiating Transactions:

You have authorized certain transactions to be undertaken in your Account Application. From time to time, you may change those instructions and/or give other instructions to

initiate deposits to or disbursements from your Account by using your Password to log into the Global website or by contacting Global customer service. You may also convey instructions through the Sponsor identified on your Account Application, and such instructions may be acted on without further confirmation unless you direct otherwise in writing. In any event, you must always provide a reasonable period of time to act on your instructions. All authorized deposits to your account will be initiated pursuant to your instructions from time to time and all authorized disbursements will be made from your Account provided it contains sufficient "good" funds to cover the amount of the disbursement. However, neither Global nor the Bank, nor any service provider to either of them, will be responsible for determining when a payment is actually due, nor shall they be responsible for determining whether a payment is for the correct amount or otherwise proper. Their sole obligation in this regard will be to execute your payment instructions in a commercially reasonable manner as soon as practical after receipt of such instructions; and if they perform in such manner, they shall not be responsible for any late payment fee, penalty or other charge levied by your creditor, for any failure of your creditor to honor a settlement or for any other adverse action taken or not taken by your creditor or any other party.

Fees and Charges: You promise to pay the fees and charges shown in the Schedule of Fees and Charges set forth below and in your Account Application; and you agree that these fees and charges may be deducted directly from your Account. The monthly service charge for the first month in which your Account is opened will not be prorated and will be deemed earned on the first day your account is opened. Thereafter, the monthly service charge will be deemed earned in full on the first day of each calendar month during which your Account remains open. Other fees will be deemed earned at the time of the transaction or the event that gives rise to the fee. The fees and charges relating to your Account may be increased for any increase in the associated costs and expenses, in which case you will be provided with at least thirty days prior written notice.

Termination of Agreement: You may terminate this Agreement and close your Account at any time by sending a written notice to Global customer service. In addition, this Agreement may be terminated and your Account cancelled at any time without notice for inactivity, if your Account is improperly maintained or used, or if you otherwise violate any provision of this Agreement. If this Agreement is terminated for any reason, the collected balance in your Account will be sent to by check within a reasonable period of time.

Default and Collection of Accounts: If your Account is suspended, cancelled or otherwise terminated for any reason and your Account has a negative balance, you agree to pay the negative balance upon demand. Should you fail to remit the full amount of such negative balance, you shall remain responsible for the deficit and collection actions may be pursued against you. If any such collection action is undertaken, you agree to pay all court costs and collection fees, including reasonable attorney's fees, to the extent permitted by applicable law.

Monthly Statements: You will receive a monthly statement showing your Account activity and balance by mail unless you have elected to receive your statement electronically. Additionally, you may obtain balance and transaction information by using your Passcode to access your Account via the telephone, by using your Password to log into the Global website or by calling Global customer service. You agree to carefully inspect your statement and promptly report any erroneous, improper or unauthorized transactions.

No Interest: No interest will be paid to you on or with respect to your Account.

Consumer Liability: If you believe someone has transferred or may transfer money from your Account without your permission, contact Global customer service immediately. Telephoning is the best way to keep your possible losses down.

FDIC Insurance: The funds in your Account will be FDIC insured up to a maximum of \$250,000.00 or such lower or higher limit as may be established by the Federal Deposit Insurance Corporation from time to time.

Incomplete Transactions: Neither Global nor the Bank, nor any service provider to either of them, will be liable for failing to complete a transaction if you do not have enough money in your Account to complete the transaction; or if circumstances beyond their control prevent the completion of the transaction, including, without limitation, the acts or omissions of any ACH, check or other processor, the National Automated Clearing House Association, the Federal Reserve System, any other bank, or the directive of any regulatory authority.

Error Resolution Procedures: In case of errors or questions about transactions involving your Account, call or write Global customer service no later than sixty days after the transaction in question has been reflected on your monthly statement. Please provide the following information:

1. Your name and Account number.
2. Date and amount of the transaction.
3. Type of transaction and description of the suspected error. Please explain as clearly as possible why you believe there is an error or why you need additional information.
4. Dollar amount of the suspected error.

If you provide this information orally, you may be required to also provide it in writing within ten business days. You will be told of the results of the investigation of the suspected error within ten business days after you submit the information and any error will be promptly corrected. However, if more time is required to investigate the suspected error, it may take up to an additional forty-five days to complete the investigation. If it is determined that there is no error, you will be provided with a written explanation within three business days of such determination; and you may ask for and receive copies of the documents used in making any such determination.

Creditor Disputes: You agree to settle all disputes about payments made to your creditors from your Account. Neither Global nor the Bank is a party to your debt settlement plan, and they do not participate in the negotiation of your debts. Accordingly, you hereby expressly acknowledge that neither Global nor the Bank have any involvement in or responsibilities of any nature with respect to your debt settlement plan or the results that you may or may not achieve from its execution.

Governing Law: The laws of the State of Oklahoma govern this Agreement without regard to conflict of law provisions. If any part of this Agreement is declared void or unenforceable, such provisions shall be deemed severed from this Agreement. The remainder of this Agreement shall remain in full force and effect, and shall be modified to any extent necessary to give such force and effect to the remaining provisions. No delay or forbearance in the strict observance or performance of any provision of this Agreement, nor any failure to exercise a right or remedy hereunder, shall be construed as a waiver of such performance, right, or remedy, as the case may be.

Arbitration and Application of Law: In the event of a dispute or claim relating in any way to this Agreement or our services, you agree that such dispute shall be resolved by binding arbitration in Tulsa, Oklahoma, utilizing a qualified independent arbitrator of Global's choosing. The decision of an arbitrator will be final and subject to enforcement in a court of competent jurisdiction.

Limitation of Liability: Under no circumstances shall Global or the Bank ever be liable for any special, incidental, consequential, exemplary or punitive damages. IN NO EVENT SHALL THE LIABILITY OF GLOBAL OR THE BANK UNDER THIS AGREEMENT EXCEED THE AMOUNT OF FEES YOU HAVE PAID UNDER THIS AGREEMENT.

USA Patriot Act Compliance: In order to assist in combating terrorism and preventing the banking system from being used for money laundering purposes, you authorize Global and the Bank to take those steps that are reasonable and practical to identify you and any information about you, including, without limitation, securing or accessing a credit report on you, obtaining other information about you and otherwise verifying your identity as they are required to do by the USA Patriot Act.

Set-off: You acknowledge and agree that Global has a security interest in the Account and may, at any time, set-off any and all balances in the Account against any debt owed to us by you. For this purpose, debt includes, but is not limited to, any liability or obligation owing to Global whether direct or indirect, secured or unsecured, liquidated or unliquidated, absolute or contingent, joint or several, due or to become due, however arising or acquired, whether now existing or hereafter acquired by us, and wherever payable, without regard to whether your liability or obligation constitutes that of a maker, drawer, endorser, guarantor or otherwise.

Assignment. This Agreement shall be binding on the parties and their successors and permitted assigns. You may not assign

or transfer this Agreement without the prior written consent of Global. Global may assign or transfer this Agreement without your prior written consent.

Amendment. Global may amend its rules or any provision of this Agreement effective upon giving you thirty days' written notice.

Notices. Global will mail notices to you at the address listed in Global's record for the Account. Notices sent to you will be effective when mailed. Notices you send to Global will be effective upon receipt.

Attorneys Fees and Costs. In any action brought by a party hereto to enforce the obligations of any other party hereto, the prevailing party shall be entitled to collect from the opposing party to such action such party's reasonable litigation costs and attorneys fees and expenses (including court costs, reasonable fees of accountants and experts, and other expenses incidental to the litigation).

PRIVACY POLICY

Personal information may be collected from your Account Application, any updated information you may provide from time to time and the transactions processed through your Account. A description of the Privacy Policy applicable to your Account is provided below. If you have additional questions regarding the privacy of your personal information, please contact Global customer service.

Collection / Use of Personal Information:

Collection of your personal information is designed to protect access to your Account and to assist in providing you with the products and services you have requested. All personal information collected and stored by Global or the Bank, or on their behalf, is used for specific business purposes to protect and administer your Account and initiate your authorized transactions, to help to design or improve the applicable products and services and to comply with state and federal banking regulations. Only approved personnel will have access to your personal information. Furthermore, auditing mechanisms have been put into place to further protect your information by identifying the personnel who may have accessed and in any way modified, e.g., updated or added to, your personal information.

Maintenance of Accurate Information: It is in your best interest to maintain accurate records concerning your personal information. For this reason, you are allowed to update your personal information online, at anytime, by using your Password to log into the Global website or by contacting Global customer service.

Limited Access to Personal Information:

Access is limited to your personal information to only those personnel with a business reason for knowing such information. In addition, all personnel are educated about the importance of confidentiality and customer privacy. Individual user names and passwords are used by approved personnel to access your personal information, providing audit trails to further safeguard the privacy of your personal information.

Third-Party Disclosure Restrictions: All third parties with a business need to access your personal information are required to adhere to stringent privacy policies. Your personal information may be

supplied to a third party in order to process a transaction you have authorized or if the disclosure is allowed or required by law, e.g., the exchange of information with reputable reporting agencies in response to a subpoena, in connection with the investigation of fraudulent activity, etc.

Additional Information: If you have any questions regarding this Privacy Policy, please contact Global customer service.

SCHEDULE OF FEES AND CHARGES

One-time account setup.....	0.00
Monthly service charge.....	8.90
Transaction and other fees:	
Incoming wire transfer.....	10.00
Dishonored/returned deposit item....	0.00
Premium disbursement services:	
Wire transfer.....	15.00
2nd day check delivery.....	10.00
Standard next day check delivery	20.00
Stop payment order.....	17.50

CUSTOMER SERVICE INFORMATION

Website Address:

www.globalclientsolutions.com

Correspondence Address:

4500 South 129th East Ave, Ste 177
Tulsa, Oklahoma 74134
Telephone - (800) 398-7191
Fax - (866) 355-8228

Payment Address:

PO Box 690870
Tulsa, OK 74169-0870

Express Mail Payment Address:

Attn: Banking Services
4500 S 129th E Ave, STE 177
Tulsa, OK 74134
800-398-7191

Wire Transfer Instructions:

Rocky Mountain Bank & Trust
101 East Main, Florence, Colorado 81226
Telephone - (719) 784-6316
ABA# - 107000929
For credit to - Global Client Solutions,
Custodian
Account # - 034584
For further credit to: Your name plus your
16-digit acct. number.

MoneyGram Instructions:

Agent locator - www.moneygram.com

Sending Instructions

Pay to - Global Client Solutions, Custodian
Receive Code - 4912
Account # - "DR" + last 8 digits of your 16-digit
acct. # (Example: DR12345678)

ACH / Payroll Direct Deposit Instructions:

Routing Number: 107000929
Account Number: Your 16-digit account
number
Account Name: Your Name

EXHIBIT B

Global Client Solutions LLC
4500 South 129th East Ave, Ste 177
Tulsa, Oklahoma 74134

Global Client Solutions LLC

Account #: [REDACTED]

RETURN SERVICE REQUESTED

February 3, 2010

Dawn Guidotti
4103 GREENWICH LN
MOUNT LAUREL NJ 08054-6724

Client of Eclipse Financial Inc

Internet Password: [REDACTED]
IVR Password: [REDACTED]

Welcome to Global Client Solutions, LLC

We would like to welcome you to Global Client Solutions, LLC ("Global"). We are the processor for all activity related to your new Special Purpose Account ("Account"). The information below is a list of frequently asked questions that were designed to help you understand your Account. We invite you to take the next few minutes and read the following carefully and in its entirety as it contains important information regarding your Account.

The first question most customers ask is: "How do I access my account?"

- Your Account can be accessed by logging into our website by typing www.globalclientsolutions.com into your web browser and clicking on the Client Services tab, or you may call our Customer Support line at 800-398-7191.
- Passwords for both services (Internet and telephone) are located at the top of this letter. Please note that your 4-digit Password (IVR Password) must be used to access Account information via telephone. Additionally, your 4-digit Password is used for verification purposes should you need to contact a customer support representative.
- Internet access requires that you enter your 16-digit Account number as your Username, and the "Internet Password" indicated above as your Password. You will have the option of changing your online password once you login to the website for the first time.
- We encourage you to take advantage of these access methods to monitor your Account on a regular basis.

How do I keep track of the activity regarding my Account?

- In addition to online and telephone access described above, Global will mail a paper statement to you that lists all Account activity during each calendar month. The statement will be mailed out by the 15th of the month following the month being reported unless you have chosen to receive your statement via email.

Where do I find detailed information about my Account?

- A copy of the Account Agreement and Disclosure Statement is included in this packet. This document lists all applicable fees related to your account and discloses the rules and regulations for your account. You will also find our contact information as well as instructions on how to deposit additional funds into your Account.

Who should I contact regarding changes to my debt program?

- It is important to remember that Global does not maintain records of your individual debts, therefore any questions regarding the negotiation of debts and the status of your debt program should be directed to Eclipse Financial Inc.
- Also, changes to your draft or deposit schedule should be directed to Eclipse Financial Inc because changes to those schedules could directly impact future creditor payments or negotiations.

What is Global Client Solutions role?

- As mentioned in the first paragraph, Global is the processor for your Account. Our duties include the drafting of funds from your primary bank account into your Account as provided for in your application as well as making payments to your creditors when we are instructed to do so.

How do I contact Global?

- Our Customer Support team can be reached by phone at 800-398-7191 or by sending an email to customersupport@globalclientsolutions.com.
- Our office hours are 9:00am to 6:00pm CST/CDT, Monday through Friday, excluding bank holidays.

We strive for excellence in helping you manage your Account, but ultimately this is your Account and should be treated like any other asset you own. Please feel free to give us a call or send an email if you have any questions about your Account or the access methods provided to monitor your Account activity.

Sincerely,

Global Client Solutions
Customer Support Team

ACCOUNT AGREEMENT AND DISCLOSURE STATEMENT

This Account Agreement and Disclosure Agreement (this "Agreement") contains the terms, conditions, and disclosures that apply to your Special Purpose Account (your "Account"). By signing the application for your Account (your "Account Application") and using your Account, you agree that this Agreement shall apply; and you agree to abide by all of the terms, conditions, and rules set forth herein. If you have questions that you do not believe are addressed in this Agreement, you can and should call, e-mail, or write Global Client Solutions, LLC ("Global") at the number or address shown at the end of this Agreement. Please review this document carefully and keep it with your other important records. In this Agreement, the words, "I", "me", "mine", "my", "you" and "your" mean you and any other party who you authorize to use your Account.

Purpose, Nature and Use of the

Account: Your Account is a special purpose account that you can use in connection with the debt settlement program you have undertaken. In general, you will be making periodic deposits to your Account from your primary bank account, and you will be periodically disbursing funds from your Account to repay your debts and the costs associated with your Account and your debt settlement program. Your Account is an FDIC-insured sub-account within a master custodial account maintained at the bank designated by Global (the "Bank"). You are the only one that has the right to authorize the transactions relating to your Account; and you may withdraw funds from your Account and/or close it at any time in the manner provided for below. Your Account may not be used for any illegal purpose.

Passcodes / Passwords: You will be provided with a four-digit passcode (your "Passcode") that you will use to access your Account via the telephone and to identify yourself when contacting a customer service representative. You will also be provided with an initial Internet password (your "Password") that you will use to access your Account via the Internet. You may change your Password from time to time for security purposes and you are encouraged to do so. You are responsible for the protection and use of your Passcode and Password. Do not disclose your Passcode or Password to anyone who does not have your permission to access your Account.

Telephonic / Electronic

Communications: You authorize Global to accept and act upon any agreement or instruction received from you or authorized by you, concerning your Account where you have communicated that agreement or instruction by telephone, facsimile, e-mail or other electronic means using a telephone keypad or computer. Use of your Passcode, Password or any other form of identification designated by you in any transaction constitutes and will be accepted as your electronic signature, as that term is used in the federal Electronic Signature in Global and National Commerce law and other applicable laws.

Authorizing and Initiating Transactions: You have authorized certain transactions to be undertaken in your Account Application. From time to time, you may change those instructions and/or give other instructions to

initiate deposits to or disbursements from your Account by using your Password to log into the Global website or by contacting Global customer service. You may also convey instructions through the Sponsor identified on your Account Application, and such instructions may be acted on without further confirmation unless you direct otherwise in writing. In any event, you must always provide a reasonable period of time to act on your instructions. All authorized deposits to your account will be initiated pursuant to your instructions from time to time and all authorized disbursements will be made from your Account provided it contains sufficient "good" funds to cover the amount of the disbursement. However, neither Global nor the Bank, nor any service provider to either of them, will be responsible for determining when a payment is actually due, nor shall they be responsible for determining whether a payment is for the correct amount or otherwise proper. Their sole obligation in this regard will be to execute your payment instructions in a commercially reasonable manner as soon as practical after receipt of such instructions; and if they perform in such manner, they shall not be responsible for any late payment fee, penalty or other charge levied by your creditor, for any failure of your creditor to honor a settlement or for any other adverse action taken or not taken by your creditor or any other party.

Fees and Charges: You promise to pay the fees and charges shown in the Schedule of Fees and Charges set forth below and in your Account Application; and you agree that these fees and charges may be deducted directly from your Account. The monthly service charge for the first month in which your Account is opened will not be prorated and will be deemed earned on the first day your account is opened. Thereafter, the monthly service charge will be deemed earned in full on the first day of each calendar month during which your Account remains open. Other fees will be deemed earned at the time of the transaction or the event that gives rise to the fee. The fees and charges relating to your Account may be increased for any increase in the associated costs and expenses, in which case you will be provided with at least thirty days prior written notice.

Termination of Agreement: You may terminate this Agreement and close your Account at any time by sending a written notice to Global customer service. In addition, this Agreement may be terminated and your Account cancelled at any time without notice for inactivity, if your Account is improperly maintained or used, or if you otherwise violate any provision of this Agreement. If this Agreement is terminated for any reason, the collected balance in your Account will be sent to by check within a reasonable period of time.

Default and Collection of Accounts: If your Account is suspended, cancelled or otherwise terminated for any reason and your Account has a negative balance, you agree to pay the negative balance upon demand. Should you fail to remit the full amount of such negative balance, you shall remain responsible for the deficit and collection actions may be pursued against you. If any such collection action is undertaken, you agree to pay all court costs and collection fees, including reasonable attorney's fees, to the extent permitted by applicable law.

Monthly Statements: You will receive a monthly statement showing your Account activity and balance by mail unless you have elected to receive your statement electronically. Additionally, you may obtain balance and transaction information by using your Passcode to access your Account via the telephone, by using your Password to log into the Global website or by calling Global customer service. You agree to carefully inspect your statement and promptly report any erroneous, improper or unauthorized transactions.

No Interest: No interest will be paid to you on or with respect to your Account.

Consumer Liability: If you believe someone has transferred or may transfer money from your Account without your permission, contact Global customer service immediately. Telephoning is the best way to keep your possible losses down.

FDIC Insurance: The funds in your Account will be FDIC insured up to a maximum of \$250,000.00 or such lower or higher limit as may be established by the Federal Deposit Insurance Corporation from time to time.

Incomplete Transactions: Neither Global nor the Bank, nor any service provider to either of them, will be liable for failing to complete a transaction if you do not have enough money in your Account to complete the transaction; or if circumstances beyond their control prevent the completion of the transaction, including, without limitation, the acts or omissions of any ACH, check or other processor, the National Automated Clearing House Association, the Federal Reserve System, any other bank, or the directive of any regulatory authority.

Error Resolution Procedures: In case of errors or questions about transactions involving your Account, call or write Global customer service no later than sixty days after the transaction in question has been reflected on your monthly statement. Please provide the following information:

1. Your name and Account number.
2. Date and amount of the transaction.
3. Type of transaction and description of the suspected error. Please explain as clearly as possible why you believe there is an error or why you need additional information.
4. Dollar amount of the suspected error.

If you provide this information orally, you may be required to also provide it in writing within ten business days. You will be told of the results of the investigation of the suspected error within ten business days after you submit the information and any error will be promptly corrected. However, if more time is required to investigate the suspected error, it may take up to an additional forty-five days to complete the investigation. If it is determined that there is no error, you will be provided with a written explanation within three business days of such determination; and you may ask for and receive copies of the documents used in making any such determination.

Creditor Disputes: You agree to settle all disputes about payments made to your creditors from your Account. Neither Global nor the Bank is a party to your debt settlement plan, and they do not participate in the negotiation of your debts. Accordingly, you hereby expressly acknowledge that neither Global nor the Bank have any involvement in or responsibilities of any nature with respect to your debt settlement plan or the results that you may or may not achieve from its execution.

Governing Law: The laws of the State of Oklahoma govern this Agreement without regard to conflict of law provisions. If any part of this Agreement is declared void or unenforceable, such provisions shall be deemed severed from this Agreement. The remainder of this Agreement shall remain in full force and effect, and shall be modified to any extent necessary to give such force and effect to the remaining provisions. No delay or forbearance in the strict observance or performance of any provision of this Agreement, nor any failure to exercise a right or remedy hereunder, shall be construed as a waiver of such performance, right, or remedy, as the case may be.

Arbitration and Application of Law: In the event of a dispute or claim relating in any way to this Agreement or our services, you agree that such dispute shall be resolved by binding arbitration in Tulsa, Oklahoma utilizing a qualified independent arbitrator of Global's choosing. The decision of an arbitrator will be final and subject to enforcement in a court of competent jurisdiction.

Limitation of Liability: Under no circumstances shall Global or the Bank ever be liable for any special, incidental, consequential, exemplary or punitive damages. IN NO EVENT SHALL THE LIABILITY OF GLOBAL OR THE BANK UNDER THIS AGREEMENT EXCEED THE AMOUNT OF FEES YOU HAVE PAID UNDER THIS AGREEMENT.

USA Patriot Act Compliance: In order to assist in combating terrorism and preventing the banking system from being used for money laundering purposes, you authorize Global and the Bank to take those steps that are reasonable and practical to identify you and any information about you, including, without limitation, securing or accessing a credit report on you, obtaining other information about you and otherwise verifying your identity as they are required to do by the USA Patriot Act.

Set-off: You acknowledge and agree that Global has a security interest in the Account and may, at any time, set-off any and all balances in the Account against any debt owed to us by you. For this purpose, debt includes, but is not limited to, any liability or obligation owing to Global whether direct or indirect, secured or unsecured, liquidated or unliquidated, absolute or contingent, joint or several, due or to become due, however arising or acquired, whether now existing or hereafter acquired by us, and wherever payable, without regard to whether your liability or obligation constitutes that of a maker, drawer, endorser, guarantor or otherwise.

Assignment. This Agreement shall be binding on the parties and their successors and permitted assigns. You may not assign

or transfer this Agreement without the prior written consent of Global. Global may assign or transfer this Agreement without your prior written consent.

Amendment. Global may amend its rules or any provision of this Agreement effective upon giving you thirty days' written notice.

Notices. Global will mail notices to you at the address listed in Global's record for the Account. Notices sent to you will be effective when mailed. Notices you send to Global will be effective upon receipt.

Attorneys Fees and Costs. In any action brought by a party hereto to enforce the obligations of any other party hereto, the prevailing party shall be entitled to collect from the opposing party to such action such party's reasonable litigation costs and attorneys fees and expenses (including court costs, reasonable fees of accountants and experts, and other expenses incidental to the litigation).

PRIVACY POLICY

Personal Information may be collected from your Account Application, any updated information you may provide from time to time and the transactions processed through your Account. A description of the Privacy Policy applicable to your Account is provided below. If you have additional questions regarding the privacy of your personal information, please contact Global customer service.

Collection / Use of Personal Information:

Collection of your personal information is designed to protect access to your Account and to assist in providing you with the products and services you have requested. All personal information collected and stored by Global or the Bank, or on their behalf, is used for specific business purposes to protect and administer your Account and initiate your authorized transactions, to help to design or improve the applicable products and services and to comply with state and federal banking regulations. Only approved personnel will have access to your personal information. Furthermore, auditing mechanisms have been put into place to further protect your information by identifying the personnel who may have accessed and in any way modified, e.g., updated or added to, your personal information.

Maintenance of Accurate Information: It is in your best interest to maintain accurate records concerning your personal information. For this reason, you are allowed to update your personal information online, at anytime, by using your Password to log into the Global website or by contacting Global customer service.

Limited Access to Personal Information:

Access is limited to your personal information to only those personnel with a business reason for knowing such information. In addition, all personnel are educated about the importance of confidentiality and customer privacy. Individual user names and passwords are used by approved personnel to access your personal information, providing audit trails to further safeguard the privacy of your personal information.

Third-Party Disclosure Restrictions: All third parties with a business need to access your personal information are required to adhere to stringent privacy policies. Your personal information may be

supplied to a third party in order to process a transaction you have authorized or if the disclosure is allowed or required by law, e.g., the exchange of information with reputable reporting agencies in response to a subpoena, in connection with the investigation of fraudulent activity, etc.

Additional Information: If you have any questions regarding this Privacy Policy, please contact Global customer service.

SCHEDULE OF FEES AND CHARGES

One-time account setup.....	0.00
Monthly service charge.....	8.90
Transaction and other fees:	
Incoming wire transfer.....	10.00
Dishonored/returned deposit item....	0.00
Premium disbursement services:	
Wire transfer.....	15.00
2nd day check delivery.....	10.00
Standard next day check delivery	20.00
Stop payment order.....	17.50

CUSTOMER SERVICE INFORMATION

Website Address:

www.globalclientsolutions.com

Correspondence Address:

4500 South 129th East Ave, Ste 177
Tulsa, Oklahoma 74134
Telephone - (800) 398-7191
Fax - (866) 355-8228

Payment Address:

PO Box 690870
Tulsa, OK 74169-0870

Express Mail Payment Address:

Attn: Banking Services
4500 S 129th E Ave, STE 177
Tulsa, OK 74134
800-398-7191

Wire Transfer Instructions:

Rocky Mountain Bank & Trust
101 East Main, Florence, Colorado 81226
Telephone - (719) 784-6316
ABA# - 107000929
For credit to - Global Client Solutions,
Custodian
Account # - 034584
For further credit to: Your name plus your
16-digit acct. number.

MoneyGram Instructions:

Agent locator - www.moneygram.com

Sending Instructions

Pay to - Global Client Solutions, Custodian
Receive Code - 4912
Account # - "DR" + last 8 digits of your 16-digit
acct. # (Example: DR12345678)

ACH / Payroll Direct Deposit Instructions:

Routing Number: 107000929
Account Number: Your 16-digit account
number
Account Name: Your Name

EXHIBIT C

RETAINER AGREEMENT

I. Parties and Purposes: This agreement for legal services is entered into on the date shown below between Legal Helpers Debt Resolution, LLC, also known as the law firm of Macey, Aleman, Hyslip & Searns (hereinafter referred to as LHDR) and Dawn Guldotti (hereinafter referred to as Client) relating to advice, counseling, analysis and negotiations services in regard to Client's unsecured debt and related financial circumstances regarding credit cards and line of credit obligations (unsecured debt). This contract is solely between LHDR, any assigns, or related entities that may be formed in the future and not any individual, partner, member, or employee of LHDR. LHDR is a debt relief agency and law firm that provides debt resolution services to its clients.

II. Condition of Effectiveness: This Agreement does not take effect, and LHDR has no obligation to provide any services, until both the Client and LHDR have executed a copy of this Agreement, delivered such copy to the other party, and the Client makes an initial flat fee retainer payment as provided for in Paragraph VIII.

III. Limited Retention: LHDR will negotiate and attempt to enter into settlements with creditors of the Client in an effort to modify and/or restructure Client's current unsecured debt. LHDR and its staff will timely respond to all Client inquiries and keep the Client informed as to all offers of debt modification. LHDR's obligation to negotiate shall only apply to specific unsecured debt obligations as disclosed by the Client. The details of such obligation are included in Schedule A of this Agreement.

LHDR will not and does not provide the following services to Client:

- a. Tax, financial planning or accounting advice;
- b. Attempt to repair credit or correct entries on credit reports;
- c. Any bankruptcy advice, except as specifically provided for below;
- d. Represent Client in any matter before a court, including foreclosure proceedings or in any arbitration or hearing; or
- e.
- f. Eliminate harassment or collection calls from collectors.

In the event a creditor or collector sues Client, whether related to a debt obligation or any other claim, LHDR is under no obligation to provide representation. LHDR will discuss specific debt related issues with Client and, if appropriate, offer additional legal services in regard to bankruptcy or other debt resolution services for Client's consideration.

IV. Term: The term of this agreement shall commence on the effective date and continue until the negotiated resolution of unsecured debt disclosed by Client in Schedule A of this Agreement or until termination of this Agreement as provided in Paragraph XIV.

V. Subcontracting Specific Tasks: LHDR shall subcontract certain tasks including negotiations with creditors and collectors and certain customer support responsibilities to a third party. LHDR and other legally trained, licensed personnel will supervise all negotiations and customer support and ensure that these services comply with established procedures.

VI. Client Obligations: The Client will perform the following obligations:

- a. Provide LHDR with all information and documents in regard to the unsecured debt it seeks to modify. Such information provided must contain the current account balance and the name of the creditor and account number.
- b. As an ongoing obligation, Client will provide all information related to the unsecured debt as requested by LHDR. All information provided by Client must be truthful and accurate. LHDR is under no obligation to verify information supplied by Client. Client will forward all correspondence from creditors, including collection letters, demands and complaints. If a creditor telephones client, Client will not engage in debt resolution discussions. If a creditor engages in harassing or abusive conduct, the Client will promptly notify LHDR and provide complete and accurate information regarding such contacts.
- d. Client will timely respond to all requests, communications or documentation from LHDR or its representatives and will promptly provide LHDR with any change of address other contact information.
- e. Subsequent to the execution of this Agreement, Client shall, based on the advice of LHDR, determine and agree to a schedule of monthly payments based on the total amount of debt to be modified, including payment of appropriate fees and costs to LHDR ("Payment Schedule"), a copy of said schedule is attached hereto as Schedule B, incorporated by this reference. Client agrees to make all the payments on the designated dates.
- f. Client agrees to timely and fully pay all debt modification negotiated by LHDR and approved by Client.

VII. Law Firm's Obligations: In consideration for Client's obligations as stated in Section VI, LHDR agrees to use its best efforts to obtain a satisfactory result for Client by providing basic legal services in connection with the debt modification for client on an efficient and cost-effective basis. Client expressly agrees that LHDR makes no specific guarantee regarding the outcome of the case, including but not limited to, successful modification or discharge of debt, and/or whether or not LHDR can successfully reduce the balance of all unsecured debts. LHDR offers its advice based on the information as disclosed by Client and Client agrees that LHDR is not responsible and assumes no liability for changes in the law, changes in Client's financial situation, and/or facts as revealed after review of documentation that could affect in any way any advice LHDR gives Client. LHDR will adhere to the specific disclosures regarding contingency fees and the minimum performance standards as outlined in the Payment Schedule.

VIII. Fees and Costs: In consideration for all services to be rendered, Client agrees to pay LHDR an initial flat fee retainer of \$500 for debt review, analysis and structuring of a debt resolution plan. In addition, Client agrees to pay LHDR on a contingency fee basis 5% of the amount of debt reduction accomplished by the work of LHDR and its staff. Said contingent fee will include a credit of the initial retainer fee paid by Client pursuant to this agreement.

The implementation, management and maintenance of a debt resolution plan by LHDR shall be performed under the direct supervision of LHDR by Eclipse Financial (ECLIPSE) at a cost of 15% of the Client's total scheduled debt. (Service Fee) LHDR has a non-exclusive reciprocal referral agreement with FSLC to provide these services under LHDR's direct supervision. These are services required for the debt resolution plan, but are not legal services. There is no attorney-client relationship between Client and ECLIPSE in regard to these services and any specific communications between client and ECLIPSE are not protected by attorney-client privilege. ECLIPSE cannot and will not provide any legal advice to the Client other than as communicated through ECLIPSE by LHDR and under LHDR's supervision. The Service Fee shall be paid by Client in equal consecutive monthly payments commencing immediately following the preparation of the debt resolution plan. Client understands and agrees to set aside an amount as designated by LHDR in a Federal Deposit Insurance Corporation (referred to as "F.D.I.C.") insured bank account for LHDR to withdraw this Service

Fee for ECLIPSE's work in the management of the debt resolution plan and for Client to accumulate settlement funds to be used for settlement purposes. Client agrees to have their payments of Service Fees to be automatically drafted by LHDR from an authorized bank account with Client's first payment to start on 9/30/2009 and thereafter on each 30 day of the month.

IX. Electronic Payment Authorizations: By signing this agreement, Client authorizes LHDR to deduct all legal fees and service costs via electronic payment authorizations from an authorized checking, savings, or other account. LHDR requires a minimum of five (5) business days to change any scheduled Electronic Funds Transfer ("EFT") from an authorized bank account. It is also understood that Client shall not make or request changes of his or her payment schedule during the first ninety (90) days after contract execution. If any payment change occurs within the first ninety (90) days of contract execution, Client will be charged an additional service fee of twenty-five dollars (\$25). It is also understood that Client shall not make or request more than two (2) changes of his or her payment schedule within a twelve (12) month period after the first ninety (90) days of contract execution without termination from the program. Non-sufficient funds "NSF" in Client's authorized bank account, on Client's scheduled payment date, is considered a non-payment and there will be a twenty-five dollar (\$25) fee automatically charged to Client's account for any NSF transactions.

X.. Client Acknowledgement: Client acknowledges and agrees that:

- a) The outcome of LHDR's negotiation of any specified account entered by Client into the debt negotiation program is uncertain and results may vary;
- b) The service provided by LHDR does not include the modification, collection or improvement of Client's credit reports;
- c) LHDR's debt negotiation may not prevent creditor or collection agency harassment, nor prevent phone calls on behalf of creditors or collection agencies to Client;
- d) Client may be sued by creditors or collection agencies and in that event LHDR's services pursuant to this agreement does not include legal representation on those matters;
- e) The discharge of indebtedness may be considered a taxable event and Client should consult a tax professional for any such service.

XI. Additional Debt: Client should not incur any new or additional debt and should refrain from using or obtaining credit during the LHDR debt resolution representation. Client understands all credit cards and/or lines of credit shall be closed and that no additional credit cards and/or lines of credit should be applied for during the LHDR debt resolution representation. Client understands that they may keep one credit card, not to be accepted in the program, open for emergency purposes only. This credit card should not be from the same issuing bank as any accounts entered by Client into the LHDR debt resolution representation.

XII. Debt Resolution Minimum Standards of Representation: LHDR maintains a standard of representation for each individual account entered by Client into the LHDR debt resolution plan, of a minimum of settlement debt reduction of thirty-five percent (35%) of the debt's current face value, including interest, penalties and late fees. In the event that LHDR does not meet this minimum standard, it shall refund all costs associated with the implementation, management and maintenance of a debt resolution plan, to wit, the 15% Service Fee paid to ECLIPSE for such work under the direct supervision of LHDR. This refund is subject to all of the following terms and conditions:

- a) Client must act in complete compliance with this agreement and shall cooperate with LHDR under this agreement;
- b) Client must not default on any payment obligations under an agreed-upon settlement for any accepted account.
- c) If for any reason, Client is unwilling or is unable to accept a proposed settlement on any contracted account with a settlement debt reduction of thirty-five percent (35%) of the debt's current face value minus fees and costs of this agreement, or Client otherwise fails or refuses to accept any such settlement on any contracted account with a settlement debt reduction of thirty-five percent (35%) of the debt's current face value, minus fees and costs of this agreement this Limited Guarantee shall be null and void, and have no force or effect;
- d) Should LHDR be unable to settle one or more of Client's individual accounts accepted pursuant to this agreement, any refund shall be calculated on a pro rata basis as to the Service Fees paid to LHDR attributable to such individual unsettled account.
- e) This minimum standard provision does not apply to any Client's individual accounts accepted into the debt resolution plan which have had balance transfers, cash advances, accounts initially accepted with balances fewer than one thousand dollars (\$1,000) or where there has been a law suit already filed on such individual account. LHDR will discuss with the Client other legal remedies in the event of such circumstances including Chapter 7 or Chapter 13 bankruptcy.

XIII. Impact on Credit Rating: Client acknowledges that nonpayment, minimal payments, or settlement payments to creditors may result in derogatory credit information transmitted to the major credit reporting agencies, and in the event that any negative effect is caused to Client's credit profile. LHDR does not provide debt consolidation services and Client acknowledges herein that it received proper notice regarding possible consequences to the Client's credit rating.

XIV. Termination and Severability: Client agree that both parties may sever the relationship at any time. The party choosing to terminate the agreement will document the decision by sending a 30-day written notice to the other party. The termination will occur upon receipt of such notice. If such termination occurs, the Client shall only be responsible for the fees incurred through the date of cancellation and the initial flat fee retainer. LHDR may cancel this agreement if the Client fails to make two (2) successive monthly payments. If any legal action is brought regarding this agreement, the prevailing party shall be entitled to legal fees and court costs. If LHDR achieves a more favorable settlement so that funds are left over, those funds will be returned to Client after satisfaction of the contingency fee as specified in this agreement.

XV. Authorizations: The Client authorizes LHDR as follows:

- a. The Client authorizes LHDR to disclose information regarding Client's financial condition or status to any creditor or collector in regard to the debt resolution plan. Further, LHDR may obtain information concerning Client from such creditors.
- b. Client authorizes LHDR to disclose to creditors and collectors that LHDR and its representatives, or subcontractors, are authorized to negotiate debt resolution terms on behalf of Client.

- c. Client authorizes LHDR to negotiate and modify the unsecured debt listed in Schedule A of this Agreement.

XVI. Confidentiality: LHDR agrees that any information provided by Client will be kept confidential and only be used in providing the negotiation and modification services described in this Agreement.

XVII. Disclosures and Disclaimers: Client acknowledges and understands that LHDR will not agree to provide the services under this Agreement absent Client's full understanding and acceptance of the basis for the work to be performed. LHDR and its agents and representatives provide services related to the modification and restructure of the Client's unsecured debt. LHDR cannot and does not make any guarantee of any kind regarding the success of any negotiation in regard to such modification. Client acknowledges that each case is unique and that results will vary.

Client understands that there are other remedies available in regard to their goal of debt resolution including consumer credit counseling and bankruptcy. (See Exhibit A of this Agreement for further information).

Consumer Credit Counseling may impact less on the Client's credit rating and reduce interest rates on current debt, but generally will require payment of the majority of the Client's existing debt. Bankruptcy may discharge the majority of the client's debts, however Client has requested LHDR to pursue other alternatives at this time to avoid bankruptcy. LHDR will discuss and advise Client as to the bankruptcy option, including fees and costs, at any time that Client's circumstances change or Client requests such consultation. There are no additional fees or costs required from Client for such consultation and advice regarding bankruptcy. In the event that the Client elects to pursue a bankruptcy option in the future with LHDR, a full disclosure regarding fees shall be given including any credits or pro rata reduction in fees based on LHDR's representation of the Client pursuant to this agreement.

XVIII. Arbitration:

In the event of any claim or dispute between Client and LHDR related to the Agreement or related to any performance of any services related to this Agreement, such claim or dispute shall be submitted to binding arbitration upon the request of either party upon the service of that request. The parties shall initially agree on a single arbitrator to resolve the dispute. The matter may be arbitrated either by the Judicial Arbitration Mediation Service or American Arbitration Association, as mutually agreed upon by the parties or selected by the party filing the claim. The arbitration shall be conducted in either the county in which Client resides, or the closest metropolitan county. Any decision of the arbitrator shall be final and may be entered into any judgment in any court of competence jurisdiction. The conduct of the arbitration shall be subject to the then current rules of the arbitration service. The costs of arbitration, excluding legal fees, will be split equally or be born by the losing party, as determined by the arbitrator shall decide. The parties shall bear their own legal fees.

XIX. Integration:

This Agreement and all schedules are the complete and exclusive statement of the Agreement of the parties and supersede any proposal, prior agreement, oral or written, and any other communication related to this matter.

XX. Enforceability:

In the event that any portion of this Agreement is determined to be illegal or unenforceable, the determination will not affect the validity or enforceability of the remaining provisions of this Agreement, all of which shall remain in full force and effect. The parties agree to insert another provision that will be valid to come in closest to the original intent of the Agreement.

XXI. Amendment:

This Agreement may be modified by a subsequent agreement by the parties only by an instrument in writing, signed by both LHDR and Client and no waiver of any provision or condition of this Agreement shall be effective or binding unless such waiver be in writing and signed by the party claiming to have given such waiver.

Witness our hands and seals on Monday, September 21, 2009

921E6524DA8A4A9...
Dawn Guidotti
DocuSigned By: Dawn Guidotti

Legal Helpers Debt Resolution, LLC
By:

Client
Full Name: Dawn Guidotti

Co-Client
Full Name:

Exhibit A

Disclosure and Election of Services

LHDR is a full service debt resolution law firm including debt negotiation and restructuring, bankruptcy services and where appropriate referral to consumer credit counseling agencies. The following provides information as to all these approaches to debt resolution for your review. Clients should fully understand the advantages and disadvantages of each to make an informed decision.

Credit Counseling offers services that will allow you to work with a certified credit counselor to devise a plan that is tailored to your specific needs and goals. Credit counseling agencies often provide services for free and will help to educate you about how to avoid financial problems in the future by offering debt management classes or seminars. They do not erase your debt. Instead they work with you to budget money so that you can pay off the debt often times by debt consolidation. Collections by your creditors may continue while using a credit counselor and most plans require you to pay your entire debt balance over the life of the plan. Consumer credit counseling agencies are required to advise you that they are compensated by the creditors based on the amount of debt they are able to have you pay.

Bankruptcy will usually discharge your unsecured debt and your creditors are not permitted to contact you once you have filed with the court. There are two kinds of bankruptcy; Chapter 13 bankruptcy where you are generally able to keep property that is mortgaged such as your house or car and are expected to repay debts in three to five years and Chapter 7 bankruptcy where you must give up all non-exempt property and assets that you own in exchange for a discharge of most debt. Bankruptcy may be appropriate if you have pending foreclosures, collection litigation or wage garnishments, however, you will generally be unable to establish credit for up to ten years. In 2005, the bankruptcy law was changed to make it more difficult for some consumers to file Chapter 7 bankruptcy based on a financial means test and credit counseling requirements that may require a repayment of some of your debt.

Debt Negotiation is a process where the law firm, based on your specific circumstances, develops a plan to manage your debt resolution with your creditors. In general terms, it is a process of negotiating with your creditors for a lower balance/forgiveness of debt, a reduced interest rate, a reduced monthly payment or other restructuring alternatives. To be successful in debt negotiation, you need to have sufficient cash flow to meet your living expenses each month and provide some funds towards resolution of your debt. LHDR will contact all your unsecured creditors in writing that you are represented by the law firm and that we are advising you as to all alternatives for debt resolution. As you have indicated in your compliance review, you prefer LHDR to attempt debt negotiation as an alternative to bankruptcy. However, if your financial circumstances change, we will advise you as to other debt resolution alternatives outlined above, so you can make an informed decision based on our advice.

If you have any questions regarding the above options, please contact us for further explanation. If you are ready to proceed, sign below your acknowledgement that you have reviewed all possible debt resolution options and have determined that debt negotiation by LHDR is your preference, subject to your ability to request a different alternative if your circumstances change in the future. Please review Section XVII of this Agreement prior to executing your informed consent below.

I have reviewed all debt resolution options available to me including bankruptcy and consumer credit counseling and elect to pursue debt negotiation services with LHDR, subject to my ability to request other alternatives based on changes in my financial circumstances.

921E6524DA8A4A8...
Dawn Guidotti
DocuSigned By: Dawn Guidotti

9/21/09

Client

Date

Co-Client

Date

SPECIAL PURPOSE ACCOUNT APPLICATION

I hereby apply for and agree to establish a special purpose account (the "Account") with Rocky Mountain Bank & Trust of Colorado Springs, Colorado ("Bank") for the purpose of accumulating funds to repay my debts in connection with a debt management program (the "Program") sponsored by the organization identified below (the "Sponsor"). I understand that the Account's features, terms, conditions and rules are further described in an Account Agreement and Disclosure Statement that accompanies this Application (the "Agreement"). **I acknowledge that I have received a copy of the Agreement; that I have read and understand it; that the Agreement is fully incorporated into this Application by reference; and that I am bound by all of its terms and conditions.** I also understand that this Application is subject to Bank's customer identification program, as required by the USA Patriot Act and other applicable laws; and accordingly, I hereby represent that the following information is true and complete to the best of my knowledge and belief, and that I will provide a copy of a government issued photo-ID (e.g., a drivers license) for Bank's use in connection with this application.

ACCOUNT OWNERSHIP, CONTROL AND USE

I understand that the Account, when established in accordance with this Application, will be my sole and exclusive property; that only I may authorize deposits to and disbursements from the Account; and that I may withdraw funds from and/or close the Account at any time as provided for in the Agreement. I hereby authorize Bank, through its agent Global Client Solutions, LLC ("Global"), to administer the Account on my behalf by (a) periodically transferring and depositing funds to the Account pursuant to the authorization provided below and (b) periodically disbursing funds from the Account pursuant to instructions that I may give from time to time. In this regard, I hereby authorize payment from the Account of the fees and charges provided for in this Application and the Agreement.

PERMISSION TO SHARE DATA

I hereby grant permission for Bank, Global and the Sponsor to share information regarding the Program and the Account with each other to facilitate the transactions I may initiate that involve the Account, and with any other party that is essential to the administration of the Account on my behalf. I understand that the Agreement provides additional information relating to privacy.

Applicant Last Name	First Name	M.I.	Social Security #	Date of Birth (mo/day/yr)
Guidotti	Dawn			
Authorized Contact Last Name	First Name	M.I.	Social Security #	Date of Birth (mo/day/yr)
Address	City	State	Zip	
4103 Greenwich Lane	Mount Laurel	NJ	08054-	
Home Phone	E-mail address	Mother's Maiden Name (for future ID purposes)		
Sponsor	Account Number with Sponsor			
Macey, Aleman, Hyslip & Searns, LLC	18106			

AUTHORIZATION TO DEBIT BANK ACCOUNT

Financial Institution Information

Bank Name	TD BANK			
Address	City	State	Zip	
Routing Number ¹	Account Number ²			
Customer Information				
Name (as it appears on check)				
Address (as it appears on check)	City	State	Zip	
4103 Greenwich Lane	Mount Laurel	New Jersey	08054-	

Amount of Debit	Date of Debit
\$ 348.68	On or after the 30 day of each month until further notice

I hereby authorize Bank, through its agent Global, to initiate debit entries to my ~~Primary Bank Account~~ at the financial institution named above (my "Primary Bank Account"), in the amount(s) and on or after the date(s) set forth above, and to debit the same to my Primary Bank Account for the purpose of transferring funds to my Special Purpose Account. I represent that my Primary Bank Account exists; that I own it; and that I will maintain sufficient funds in it to permit the debits to clear on the applicable dates. I understand that I will incur a charge as set forth in the Schedule of Fees and Charges if any attempted debit is not immediately honored when presented. In addition, I understand that I may subsequently designate another account for this purpose by contacting Global customer service; that I may also change the corresponding amounts and dates from time to time in this manner; and that the representations I made above about My Primary Bank Account will apply to any other account that I designate.

This authorization shall remain in full force and effect until I give a written termination notice to Global that affords it a reasonable period of time to act on it. Any such notice, and any other written notice that is provided for in this Application or the Agreement, shall be sent to Global customer service at the address set forth in the Agreement. In addition, I understand that Global may terminate this authorization on behalf of Bank by providing me with a written notice at least ten (10) days prior to the actual termination.

¹ Routing Number is the 9-digit number that appears in bottom left-hand corner of your check.
² Account Number is to the right of the Routing Number and after the check number on your check.

Applicant Signature	Date
Dawn Guidotti	9/22/2009
Authorized Contact Signature	Date

SCHEDULE OF FEES AND CHARGES

Program Fees (refer to your Sponsor Agreement)

Account Setup (one-time fee)	\$0.00
Monthly Service Charge	\$0.00
Transaction and Other Fees	
Premium Deposit Services	
Wire transfer	\$10.00
Dishonored/returned deposit item	\$25.00
Premium Disbursement Services	
Wire transfer	\$15.00
2 nd Day Delivery (3pm Central Time cutoff)	\$10.00
Overnight delivery (3pm Central Time cutoff)	\$20.00
Stop payment order	\$17.50

Macey, Aleman, Hyslip & Searns, LLC
DBA Legal Helpers Debt Resolution

CUSTOMER SERVICE

Global is the customer service agent for all matters relating to your Special Purpose Account. Any other questions relating to your Program should be addressed to your sponsor. See the Agreement for Global payment and correspondence addresses, the address of the Global website and the toll-free Global customer service number.

MONTHLY STATEMENTS

- ☐ On-Line; or
☐ Via U.S. mail (monthly statements will be mailed if neither box is checked)

FOR OFFICE USE ONLY

ACCOUNT NUMBER
PASSCODE

THIS PORTION FOR ELECTRONIC PAYMENT AUTHORIZATION

By signing below, I authorize Legal Helpers Debt Resolution, LLC (**LHDR**) (or their designees) to process debit entries from my checking, savings, or other F.D.I.C. insured bank account. This authority shall remain effective until cancelled by me in writing, at least five (5) business days prior to my scheduled payment due date. I understand there will be a twenty-five dollar (\$25) fee automatically charged to my account for any non-sufficient funds (NSF) transactions. I will provide **LHDR** with a voided check or savings deposit slip.

Name on Account (Please Print): Dawn Guidotti

Please transfer payments directly from my bank account detailed below

Bank Name: TD BANK

**Routing #: [REDACTED]

Account #: [REDACTED]

921E86240A8A4A9...

Dawn Guidotti
Date Signed By: Dawn Guidotti

Authorized Signature On Account

Printed Name : Dawn Guidotti

Date: Monday, September 21, 2009

Schedule B Payment Schedule & Fee Table

Payment Date	Amount	Service Fee	Maintenance Fee	Bank Account Fee	Amount Towards Savings
8/30/2012	\$348.70	\$0.00	\$50.00	\$0.00	\$298.68
7/30/2012	\$348.68	\$0.00	\$50.00	\$0.00	\$298.68
6/30/2012	\$348.68	\$0.00	\$50.00	\$0.00	\$298.68
5/30/2012	\$348.68	\$0.00	\$50.00	\$0.00	\$298.68
4/30/2012	\$348.68	\$0.00	\$50.00	\$0.00	\$298.68
3/30/2012	\$348.68	\$0.00	\$50.00	\$0.00	\$298.68
2/29/2012	\$348.68	\$0.00	\$50.00	\$0.00	\$298.68
1/30/2012	\$348.68	\$0.00	\$50.00	\$0.00	\$298.68
12/30/2011	\$348.68	\$0.00	\$50.00	\$0.00	\$298.68
11/30/2011	\$348.68	\$0.00	\$50.00	\$0.00	\$298.68
10/30/2011	\$348.68	\$0.00	\$50.00	\$0.00	\$298.68
9/30/2011	\$348.68	\$0.00	\$50.00	\$0.00	\$298.68
8/30/2011	\$348.68	\$0.00	\$50.00	\$0.00	\$298.68
7/30/2011	\$348.68	\$0.00	\$50.00	\$0.00	\$298.68
6/30/2011	\$348.68	\$0.00	\$50.00	\$0.00	\$298.68
5/30/2011	\$348.68	\$0.00	\$50.00	\$0.00	\$298.68
4/30/2011	\$348.68	\$0.00	\$50.00	\$0.00	\$298.68
3/30/2011	\$348.68	\$0.00	\$50.00	\$0.00	\$298.68
2/28/2011	\$348.68	\$0.00	\$50.00	\$0.00	\$298.68
1/30/2011	\$348.68	\$0.00	\$50.00	\$0.00	\$298.68
12/30/2010	\$348.68	\$0.00	\$50.00	\$0.00	\$298.68
11/30/2010	\$348.68	\$183.28	\$50.00	\$0.00	\$115.40
10/30/2010	\$348.68	\$183.28	\$50.00	\$0.00	\$115.40
9/30/2010	\$348.68	\$183.28	\$50.00	\$0.00	\$115.40
8/30/2010	\$348.68	\$183.28	\$50.00	\$0.00	\$115.40
7/30/2010	\$348.68	\$183.28	\$50.00	\$0.00	\$115.40
6/30/2010	\$348.68	\$183.28	\$50.00	\$0.00	\$115.40
5/30/2010	\$348.68	\$183.28	\$50.00	\$0.00	\$115.40
4/30/2010	\$348.68	\$183.28	\$50.00	\$0.00	\$115.40
3/30/2010	\$348.68	\$183.28	\$50.00	\$0.00	\$115.40
2/28/2010	\$348.68	\$183.28	\$50.00	\$0.00	\$115.40
1/30/2010	\$348.68	\$183.28	\$50.00	\$0.00	\$115.40
12/30/2009	\$348.68	\$183.28	\$50.00	\$0.00	\$115.40
11/30/2009	\$515.34	\$244.38	\$50.00	\$166.66	\$54.30
10/30/2009	\$515.35	\$244.38	\$50.00	\$166.67	\$54.30
9/30/2009	\$515.35	\$244.38	\$50.00	\$166.67	\$54.30
\$0.00					

In this document, the Provider has used its best estimates for your expected payment dates and savings amounts based upon your Agreement. The exact amounts are up to the Client, but the Provider encourages you to stay on this Schedule and meet your obligations. Individual results may vary based on ability of Client to save funds, the willingness of creditors to settle (some will not, or will demand more money), and the type of debt. Program does not provide legal or accounting advice, nor does it assume or pay any debt. Please read and understand your entire program Agreement and all supplemental documents.

Schedule A: Enrolled Creditor List

TOTAL DEBT: \$19,550

Creditor	Account Number	Amount Owed	Months Late	Client
TARGET FINANCIAL SERVICES	[REDACTED]	6508.00	63	Dawn Guidotti
CITI	[REDACTED]	8597.00	0	Dawn Guidotti
GEMB/WALMART	[REDACTED]	3630.00	0	Dawn Guidotti
KOHL'S	[REDACTED]	815.00	0	Dawn Guidotti

The information on this page has been provided by you (the Client) and we (LHDR) are relying on its accuracy. Any differences in amounts may be subject to additional charges or change the time it takes you to save funds for settlements. Please review the Agreement for complete information.

Legal Helpers Debt Resolution, LLC

Macey, Aleman, Hyslip & Searns

A National Law Firm

Phone: 888-502-4882 ♦ Fax: (888) 698-7379 ♦ www.legalhelpers.com

Power of Attorney

I, Dawn Guidotti, located at 4103 Greenwich Lane, in the City of Mount Laurel, State of NJ Zip 08054- , hereby appoint **Legal Helpers Debt Resolution ("L.H.D.R.")** as my attorney-in-fact to do the acts described in this Power of Attorney. **L.H.D.R.** (and/or its designees) is hereby authorized to act as my limited financial advisor and to represent me in negotiating the modification, reduction, settlement, and payment on any and all debts allegedly due and owing in my name.

I authorize **L.H.D.R.** to request and receive confidential credit and account information from creditors, credit bureaus, collection agencies, creditor attorneys, or any other third parties who may be in possession of such information and could be viewed by me personally.

This Power of Attorney revokes all earlier Power of Attorney given by, or on behalf of, me relating to all communications of creditors' claims and shall be effective and binding on me until revoked by an instrument in writing executed by me. I further authorize **L.H.D.R.** to release a copy of this Power of Attorney to my creditors or their agents. A copy of this Power of Attorney shall be deemed as effective as an original.

Executed on Monday, September 21, 2009

921E85240ABA4A9...
Dawn Guidotti
DocuSigned By: Dawn Guidotti

Signature

Social Security / Tax ID Number

Main Office

Sears Tower
233 S Wacker Drive
Suite 5150
Chicago, IL 60606

Administrative Offices

Phone: 888-502-4882 ▪ Fax: (888) 698-7379

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